

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: DAVID MATTHEW BANKS	§	Case No. 1:16-bk-04203
ANA ESTHER BANKS	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/10/2016.
- 2) The plan was confirmed on 05/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/19/2021, 02/16/2021, 02/14/2023, 02/15/2023, 03/15/2023.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/25/2017, 08/14/2018, 12/10/2019, 02/06/2023.
- 5) The case was completed on 11/03/2023.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,884.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,021.43.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 13,564.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 13,564.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 938.98	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,938.98</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,000.00	0.00
US SMALL BUSINESS	Uns	11,838.96	11,879.50	11,879.50	27.10	0.00
INTERNAL REVENUE SERVICE	Pri	4,689.00	4,718.70	3,422.95	3,422.95	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	4,718.70	1,295.75	2.96	0.00
WELLS FARGO	Sec	24,232.00	23,605.43	2,325.34	653.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	569.12	569.12	1.30	0.00
GINNY'S	Uns	116.00	116.58	116.58	0.27	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	188.00	276.28	276.28	0.63	0.00
M & T BANK	Sec	116,601.00	115,451.93	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	254.00	316.91	316.91	0.72	0.00
QUANTUM3 GROUP, LLC	Uns	177.00	236.82	236.82	0.54	0.00
QUANTUM3 GROUP, LLC	Uns	415.00	423.17	423.17	0.97	0.00
QUANTUM3 GROUP, LLC	Uns	847.00	875.69	875.69	2.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,078.00	1,048.98	1,048.98	2.39	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	235.71	235.71	0.54	0.00
GINNY'S	Uns	1,081.15	1,101.21	1,101.21	2.51	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	441.62	449.62	449.62	1.03	0.00
RESURGENT CAPITAL SERVICES	Uns	417.00	521.14	521.14	1.19	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MGMT;	Uns	642.00	725.34	725.34	1.65	0.00
MIDLAND CREDIT MGMT;	Uns	604.91	573.24	573.24	1.31	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,642.92	2,642.92	6.03	0.00
SYNCHRONY BANK	Uns	936.71	681.33	681.33	1.55	0.00
PORTFOLIO RECOVERY	Uns	4,558.00	4,683.87	4,683.87	10.69	0.00
PORTFOLIO RECOVERY	Uns	906.00	920.69	920.69	2.10	0.00
PORTFOLIO RECOVERY	Uns	1,223.00	1,293.17	1,293.17	2.95	0.00
OFFICE OF CHIEF COUNSEL - UC	Sec	5,251.05	3,967.74	3,476.96	3,476.96	0.00
OFFICE OF CHIEF COUNSEL - UC	Uns	0.00	3,967.74	742.74	1.68	0.00
WELLS FARGO	Sec	0.00	2,325.34	0.00	0.00	0.00
COMM OF PA	Sec	2,680.00	NA	NA	0.00	0.00
BBY/CBNA	Uns	1,926.00	NA	NA	0.00	0.00
CHLD/CBNA	Uns	185.00	NA	NA	0.00	0.00
COUNTRY DOOR	Uns	271.45	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	5,915.74	NA	NA	0.00	0.00
WEBBANK/GTN	Uns	1,071.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,325.34	\$ 653.00	\$ 0.00
All Other Secured	\$ 3,476.96	\$ 3,476.96	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 5,802.30</b>	<b>\$ 4,129.96</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,422.95	\$ 3,422.95	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 3,422.95</b>	<b>\$ 3,422.95</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 31,609.78</b>	<b>\$ 72.11</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,938.98	
Disbursements to Creditors	\$ 7,625.02	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 13,564.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/04/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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